

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 District of Rhode Island

In re:
 Kristin M Allard
 Debtor

Case No. 18-10820-DF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0103-1

User: ctdf
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db
 944452273 Kristin M Allard, 11 Dexter St, Providence, RI 02909-1203
 Allstate Insurance Company, Attn: Bankruptcy Dept, PO Box 4310,
 Carol Stream IL 60197-4310
 944452275 Citibank SD, N.A./Rossmns, Attn: Centralized Bankruptcy, PO Box 790040,
 Saint Louis MO 63179-0040
 944452279 +Diana E. Pearson, Esquire, 1050 Main St #2, PO Box 178, East Greenwich RI 02818-0178
 944452280 +Eastern Security Corporation, 307 Branch Ave, Providence RI 02904-2508
 944452281 +First Credit Services, Attn: Bankruptcy Dept, 377 Hoes Lane Ste 200,
 Piscataway NJ 08854-4155
 944452282 Great Lakes Higher Ed Corp, Attn: Bankruptcy Dept, PO Box 7860, Nadison WI 53707-7860
 944452283 Marc D. Wallick, Esquire, WALLICK & ASSOCIATES, LTD., 51 Jefferson Blvd Ste 500,
 Warwick RI 02888-1070
 944452284 National Grid, Attn: Bankruptcy Dept, PO Box 960, Northborough MA 01532-0960
 944452286 +Providence Tax Collector, Law Department, 444 Westminster St Ste 220,
 Providence RI 02903-3206
 944452288 +Shamrock Finance LLC, Attn: Bankruptcy Dept, 116 Topsfield Rd, Wenham MA 01984-1932
 944452290 +Work Out World-East Providence, 1925 Pawtucket Ave, East Providence RI 02914-1642

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mail@raskinberman.com May 11 2018 19:25:27 Peter G. Berman, Raskin & Berman,
 116 East Manning Street, Providence, RI 02906
 tr +EDI: BCAPISATURO.COM May 11 2018 23:28:00 Charles A. Pisaturo, Jr.,
 Law Offices of Charles A. Pisaturo Jr., 1055 Elmwood Avenue, Providence, RI 02907-3640
 ust +E-mail/Text: ustpreregion01.pr.ecf@usdoj.gov May 11 2018 19:25:32 Gary L. Donahue,
 Office of the U.S. Trustee, U.S. Courthouse, One Exchange Terrace Suite 431,
 Providence, RI 02903-1744
 944452274 EDI: TSYS2.COM May 11 2018 23:28:00 Barclays Bank Delaware, Attn: Bankruptcy Dept,
 PO Box 8801, Wilmington DE 19899-8801
 944452276 EDI: WFNNB.COM May 11 2018 23:28:00 Comenity Bank/Pottery Barn, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus OH 43218-2125
 944452277 EDI: WFNNB.COM May 11 2018 23:28:00 Comenity Bank/Williams Visa, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus OH 43218-2125
 944452278 +EDI: CCS.COM May 11 2018 23:28:00 Credit Collection Services, Attn: Bankruptcy Dept,
 725 Canton Street, Norwood MA 02062-2679
 944452285 E-mail/Text: bnc@nordstrom.com May 11 2018 19:25:30 Nordstrom FSB/TD Bank,
 Attn: Bankruptcy Dept, PO Box 6555, Englewood CO 80155-6555
 944452590 +EDI: PRA.COM May 11 2018 23:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 944452287 E-mail/Text: pfs@rimirad.com May 11 2018 19:25:36 Rhode Island Medical Imaging,
 fka The Imaging Institute, 20 Catamore Blvd, East Providence RI 02914-1204
 944452289 +EDI: VERIZONCOMB.COM May 11 2018 23:28:00 Verizon Wireless, Attn: Bankruptcy Dept,
 500 Technology Dr Ste 550, Weldon Springs MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0103-1

User: ctdf
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: May 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Charles A. Pisaturo, Jr. Charlie@pisaturolaw.com,
RI10@ecfcbis.com;Jenn@pisaturolaw.necoxmail.com
Gary L. Donahue ustpreion01.pr.ecf@usdoj.gov
Peter G. Berman on behalf of Debtor Kristin M Allard mail@raskinberman.com,
zebley242@aol.com;raskinberman@gmail.com;raskin.bermanecf2@gmail.com

TOTAL: 3

Information to identify the case:

Debtor 1	Kristin M Allard	Social Security number or ITIN	xxx-xx-4316
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of Rhode Island	Date case filed for chapter	7 5/9/18
Case number:	1:18-bk-10820		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristin M Allard	
2. All other names used in the last 8 years		
3. Address	11 Dexter St Providence, RI 02909-1203	
4. Debtor's attorney Name and address	Peter G. Berman Raskin & Berman 116 East Manning Street Providence, RI 02906	Contact phone (401) 421-1363 Email: mail@raskinberman.com
5. Bankruptcy trustee Name and address	Charles A. Pisaturo Jr. Law Offices of Charles A. Pisaturo Jr. 1055 Elmwood Avenue Providence, RI 02907-2817	Contact phone (401) 274-3800 Email: Charlie@pisaturolaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	The Federal Center 380 Westminister Street 6th Floor Providence, RI 02903	Hours open 9:00am – 4:00pm www.rib.uscourts.gov Contact phone (401) 626–3100 Date: 5/11/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 12, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Federal Center, 380 Westminister Street, 6th Floor Room 620, Providence, RI 02903
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/13/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	